

PATENT  
ATTORNEY DOCKET: 64640.000002

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 10/721,329 Confirmation No.: 8381  
Applicant : Henryk KULAKOWSKI  
Filed : November 26, 2003  
Title : METHOD OF ACCOUNTING ELECTRONIC TRANSACTIONS  
AND METHOD OF EFFECTING ELECTRONIC  
TRANSACTIONS VIA PHONE  
TC/Art Unit : 3629  
Examiner: : TBA  
  
Docket No. : 64640.000002  
Customer No. : 21967

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**INFORMATION DISCLOSURE STATEMENT**

Sir:

In accordance with 37 C.F.R. §§ 1.97 and 1.98, and in compliance with the duty of disclosure set forth in 37 C.F.R. § 1.56, applicants submit attached Form PTO-SB/08A (modified) for consideration and request the references cited therein be made of record by the U.S. Patent and Trademark Office in the above-captioned application.

Several of the documents attached were cited in the International Search Report dated June 14, 2005 of the corresponding PCT Application No. PCT/PL2003/000129 filed November 24, 2003 and relevance as asserted by the Searching Authority is indicated on the enclosed copy of the Search Report.

For each foreign language document for which no translation is available, a concise explanation of the relevance of the document is included in the specification in accordance with 37 C.F.R. §1.98(a)(3) or the document was cited by the European Examiner in the Search Report of the corresponding application and relevance as asserted by the Searching Authority is indicated on the enclosed copy of the Search Report.

Applicants respectfully point out that the submission of the listed references in this Information Disclosure Statement is not an admission that they are prior art or that they are material to patentability of any claims of the application. Also, the submission of this Information Disclosure Statement is not an indication that a search has been made by Applicants.

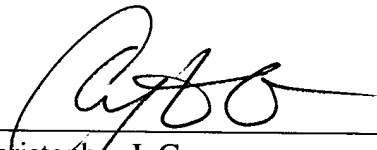
For the convenience of the Examiner in considering the cited references, a copy of each of the cited references is enclosed with this communication. In considering the cited references, it may be noted by the Examiner that certain of the references may contain markings, underlinings, and/or other notations. These markings, underlinings, and/or other notations are not to be construed as drawing the Examiner's attention either to selected parts or away from other parts of the cited references. Any such markings were either present on the copies of the cited references obtained by the associated individuals, or were made thereon during the study of the references by the associated individuals.

Consideration of the foregoing plus the prompt return of a copy of the enclosed Form SB/08A with the Examiner's initials in the left column in accordance with MPEP 609 are respectfully requested.

In accordance with 37 C.F.R. § 1.97(b), this Information Disclosure Statement is believed to be submitted prior to issuance of a first Office Action. Therefore, it is respectfully submitted that no fee is required for consideration of this information. However, in the event any fee is deemed necessary, the Commissioner is authorized to charge the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,  
HUNTON & WILLIAMS LLP

Dated: 11-18-2005

By:   
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Substitute for form 1449A/PTO

# INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

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Application Number

10/721,329

Filing Date

November 26, 2003

**First Named Inventor**

**Henryk KULAKOWSKI\***

## Art Unit

3629

**Examiner Name**

**TBA**

Attorney Docket Number

64640.000002

## U.S. PATENT DOCUMENTS

Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US- 2002/062249	05-23-2002	Iannacci	
		US- 2002/174016	11-21-2002	Cuervo	
		US- 2002/123965	09-05-2002	Phillips	
		US- 6,282,522	08-28-2001	Davis, et al.	
		US- 5,999,919	12-07-1999	Jarecki, et al.	
		US- 5,749,075	05-05-1998	Toader et al.	
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# INFORMATION DISCLOSURE STATEMENT BY APPLICANT

*(use as many sheets as necessary)*

**Application Number**

**10/721,329**

Filing Date

November 26, 2003

**First Named Inventor**

**Henryk KULAKOWSKI**

## Art Unit

3629

**Examiner Name**

**TBA**

Sheet

2 of 3

Attorney Docket Number

64640.000002

## FOREIGN PATENT DOCUMENTS

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<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		Application Number	10/721,329
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		Art Unit	3629
		Examiner Name	TBA
Sheet	3 of 3	Attorney Docket Number	64640.000002

**OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS**

*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION	
			YES	NO
		Demme, et al., "Zahlungsweisen im INTERNET," 17 January 1999, pages 1-11.	<input type="checkbox"/>	<input checked="" type="checkbox"/>
		International Search Report mailed June 14, 2004 in International Application No. PCT/PL03/00129	<input checked="" type="checkbox"/>	<input type="checkbox"/>
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